

**From:** [Ann Kristine Hellgren](#)  
**To:** [Public Hearing;](#)  
**CC:**  
**Subject:** Bank of Wal-Mart  
**Date:** Wednesday, April 12, 2006 8:23:36 AM  
**Attachments:**

---

For several years I lived in a small town in East Tennessee. I observed first hand the destructive effect Wal-Mart and it's upper management employees had/have on home town businesses.

Wal-Mart's business practices drove out the small business operations or left once thriving businesses struggling and residents with no other options then to seek employment at the local first Wal-Mart, then Super Wal-Mart store. The working conditions at those stores were sub-standard by anyone's measure, the pay was low and employees had no benefits.

It is imperative that the BOD of the FDIC attend the hearings discussing Wal-Mart's proposed entry to the banking industry. How else will FDIC members be able to make a well informed decision regarding this issue.

Wal-Mart is a dangerous company that has done great harm to many communities. I hope you will avail yourselves to the input during the hearings that will be held. The comments of those most affected by Wal-Mart needs to be taken into consideration.